

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
NORTHERN DIVISION**

Peter R Magrane

Case No. 19-20499-dob

Chapter 13

Hon. Daniel S. Opperman

Debtor,

_____ /

**ORDER LIFTING AUTOMATIC STAY AND ENTRY OF ORDER
WAIVING THE PROVISION OF FRBP 4001(a)(3)**

Now Comes, Creditor, Freedom Mortgage Corporation, having filed an Affidavit of Non-Compliance on May 13, 2022 based on Debtor not curing the Default as prescribed in the Order Adjourning Hearing that was entered on April 18, 2022 (ECF Docket #79) and the Court being otherwise adequately and appropriately advised;

IT IS HEREBY ORDERED that the Stay afforded by 11 U.S.C. § 362 is lifted so as to permit Freedom Mortgage Corporation, its successors and assigns, with respect to the property located 2357 Heath Road, Lupton, MI 48635

IT IS FURTHER ORDERED that Creditor may exercise its remedies available under state law, up to and including foreclosure of its mortgage against the Debtors' interest in the Property and, in exercising those rights, Creditor may contact the Debtors by telephone or by written correspondence. Creditor may at its option offer, provide and enter into a forbearance agreement, loan modification, refinance agreement or other loan workout/loss mitigation agreement and shall be entitled to any attorney fees associated with same in accordance with the contract between the parties.

IT IS FURTHER ORDERED that notwithstanding Rule 4001 (a)(3), Creditor, Freedom Mortgage Corporation, its successors and assigns, may execute on its Order immediately. This Order shall be binding and effective despite any conversion of this bankruptcy case to a case under any other Chapter of Title 11 of the United States Code.

Signed on May 16, 2022



/s/ Daniel S. Opperman

**Daniel S. Opperman
United States Bankruptcy Judge**